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## The Middlebury Register

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This company is organized at the usual rates, and will participate in claim the superiority of all other Companies.

Is deducting only ten percent commission from the Mutual Fund, instead of the entire expense of the Company, annually.

And giving scrip certificates for each year, which can be cashed in at any time, and dollars has accumulated as a reserved mutual fund, and will be given interest at four percent, and all the rest goes to the Mutual Fund.

3d. In addition to the usual Mutual Fund, and reserved Fund, received from mutual interests, the company will make contributions to the Mutual Fund, and all the rest goes to the Mutual Fund.

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The rates are reduced one third the amount charged on the mutual plan—the Company inking only what it costs, to insure a life a year, for a given time, instead of a long time, and the company will make contributions to the Mutual Fund, and a part of each year's premium will be given to the Mutual Fund.

The great advantage of this mode of insurance over the mutual plan may be thus illustrated. Suppose a father, at the age of thirty-two years, desires to expand his Mutual Fund, and to insure his life for one thousand dollars. On the Mutual Fund plan the same twenty-five dollars will secure him a policy of one thousand and five hundred dollars.

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The rates are as favorable to us as we could expect from the company with whom we have others depending on them for support.

**CALIFORNIA LIFE RISKS,**

taken at LOWER RATES than by any other Company.

This is owing to the fact that the rates on the Joint Stock plan of this Company are one third less than in Mutual Companies generally.

Many young men are now getting an insurance on their lives, and the company will make contributions to the Mutual Fund, and all the rest goes to the Mutual Fund.

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TO MEASURE HAY IN STACKS.—More

than twenty years since, (says an old farmer,) I copied the following method of measuring hay, from some publication, and having verified its accuracy, I have

both bought and sold by it, and believe it

may be useful to farmers, where the

means of weighing are not at hand.

Multiply the length, breadth, and height

into each other, and if the hay is some-

what scuttled, tea solid yards will make a ton. Clover will take from ten to

twelve yards per ton.

"Is there nothing that we can put in to their stockings?" asked the father, thus indicating the state of his mind.

"I've been thinking of that; but there isn't a thing in the house that would do."

"I must say my prayers first," lisped dear little Charley, running up to his mother, and kneeling down before her.

"Our Father," said the mother, in a low, serious voice.

"Won't Kris fill my stockings full, mother?"

"But you are saying your prayers, now. You mustn't think of toys, Charley. Our Father."

"Our Father," came musically from the sweet lips of the child.

From Arthur's Home Gazette.

A Merry Christmas.

BY T. S. ARTHUR.

"Who art in heaven."

"Oh! I hope he'll bring me a whole pile of wagons and dogs and horses!" And Charley clapped his hands with delight.

"Hush, dear! You mustn't think about toys now. Who art in heaven?"

"Our Father, who art in Heaven," softly murmured the child.

"Hallowed be Thy —"

"Won't good old Krissey come, mother?"

"Charley must say his prayers good, if he wants the dear angels to stay with him while he is asleep. Come, love! Now don't think any more about toys and the deer knows what all!"

"Oh, don't ask me! More than I'd like to count up! And it was all a sheer waste. If the money had been given to the poor, there would have been some satisfaction in thinking about it. But now there is none."

"Well, I'm not in favor of spending a single cent for toys and such like things."

"Give them all a sixpence apiece, and they'll be happy enough," said the father, "and then we'll have no crying over broken dolls' heads, crippled wags, or legless horses."

"Harry will be dreadfully disappointed, I'm afraid," remarked the mother, already half reclining. "He has done little else all day but talk about what Kris Kringle will put in his stocking to-night. And Anna will cry her eyes out if she doesn't get a new doll."

Uncle Joseph and Aunt Rachel were silent auditors of this little conversation. Just then the lights were brought into the room, and Anna, Harry and Charley came bounding in with them, as will and playful as young fawns. They had been looking forward to Christmas for I can't tell how long, and now that it was only one day off, they could hardly contain themselves. Their young imaginations teemed with images of things to store for them by the good Kris Kringle, in regard to whose identity, there was a division among the younger members of the house. Anna, who was eight years old, and, therefore, entitled by her age to have her opinions considered of weight, positively declared that her father was Kris Kringle; but Harry, three years her junior, as positively asserted that the aforesaid Kris came down the chimney, and was, therefore, a very different personage from her father; and her was too big to get in at the top out at the bottom. As for little curly-headed, rosy-cheeked Charley, as mischievous a rogue as ever lived to love sugar plums, he didn't trouble his head at all about the matter. His whole theory on the subject lay in his confident expectation of finding his stockings filled with toys and candies on Christmas morning. Beyond that he had no questions to ask nor doubts for solution.

"Oh, crips! To-morrow's Christmas!" cried Charley, climbing upon his father's knee. To-morrow's Christmas! And won't Kris Kringle bring me the nice things! I want a horse, and a sword, and a wheelbarrow—and a whole heap of sugar plums."

"I'm afraid Kris won't come this year," returned Mr. Lamberton, wishing to take the edge off of Charley's disappointment.

"Will we be acting right then?"

"Perhaps not. But it will be such a disappointment."

"No doubt of that. But a fight we compared to what they will have to suffer after life. The fact is, a trial like this will help to prepare them for the severer ones to come in the future."

Thus arguing the question, Mr. and Mrs. Lamberton finally came back to their original determination, which was to dispense with the usual "nonsense" of toys, that would be broken or thrown aside in an hour, and heal the wounded hearts occasioned thereby, with a general distribution of a few sixpences and shillings. This would be a saving; and I am afraid the economy of the new order of things, was, in reality, its highest recommendation. Bed-time at last came, and Mr. and Mrs. Lamberton retired for the night, leaving the expectant stockings hanging empty in the chimney-corner.

The mother, just before lying down, turned to the children, and said, "Good night, my darlings!" and the children responded, "Good night, Mother!" and the mother turned to the husband, and said, "Good night, Harry!" and the husband responded, "Good night, Anna!" and the mother turned to the father, and said, "Good night, Uncle Joseph!" and the father responded, "Good night, Aunt Rachel!" and the mother turned to the door, and said, "Good night, Charley!" and the father responded, "Good night, Charley!" and the mother turned to the window, and said, "Good night, Kris Kringle!" and the father responded, "Good night, Kris Kringle!" and the mother turned to the chimney-corner, and said, "Good night, Kris Kringle!" and the father responded, "Good night, Kris Kringle!" and the mother turned to the door again, and said, "Good night, Uncle Joseph!" and the father responded, "Good night, Uncle Joseph!" and the mother turned to the window again, and said, "Good night, Kris Kringle!" and the 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